

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

v

**Case No. 05-471-L
Docket No. 2005-357**

**Alex M. Elghoul and A&L Insurance
Agency, Inc.,**

Respondents.

For the Petitioner:

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For the Respondents:

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**Issued and entered
this 22nd day of November 2005
by John R. Schoonmaker
Special Deputy Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated October 31, 2005.
She recommended that the Commissioner enter a default decision against the Petitioner and the
Complaint in this matter be dismissed.

Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

II
ORDER

Therefore, it is ORDERED that this matter is dismissed.